

Northern District of Georgia

In Re: Debtor(s)  
**Kevin William Johnson**  
4207 Hwy 212  
Covington, GA 30016

Case No.: **16-58619-lrc**  
Chapter: **7**  
Judge: **Lisa Ritchey Craig**

**xxx-xx-9534**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Lisa Ritchey Craig  
United States Bankruptcy Judge

Dated: September 13, 2016

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Georgia

In re:  
 Kevin William Johnson  
 Debtor

Case No. 16-58619-lrc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: rodriguez  
 Form ID: 182

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

|          |   |
|----------|---|
| db       | +Kevin William Johnson, 4207 Hwy 212, Covington, GA 30016-5310  |
| aty      | R. Brian Wooldridge, Mann & Wooldridge, 28 Jackson Street, PO Box 310, Newnan, GA 30264-0310                  |
| aty      | +Shannon D Sneed, Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015-1245 |
| 19883101 | +Michelle Lynn Johnson, 4207 Hwy 212, Covington, GA 30016-5310  |
| 19883102 | +Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700  |
| 19883105 | United Bank, P.O. Box 360, Barnesville, GA 30204-0360   |
| 19883104 | +United Bank, 685 Griffin Street, Zebulon, GA 30295-6688  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|          |   |
|----------|---|
| tr       | +EDI: QNCGORDON.COM Sep 13 2016 21:23:00 Neil C. Gordon, Arnall, Golden & Gregory, LLP, Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031                                       |
| ust      | +E-mail/Text: ustpreregion21.at.ecf@usdoj.gov Sep 13 2016 22:07:33 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303-3315 |
| 19883096 | EDI: CHASE.COM Sep 13 2016 21:23:00 Chase Card, P.O. 15298, Wilmington, DE 19850-5298   |
| 19883097 | +E-mail/Text: bankruptcy@culsllc.com Sep 13 2016 22:08:16 Credit Union Loan Source, P.O. Box 105388, Atlanta, GA 30348-5388   |
| 19883098 | +E-mail/Text: bankruptcy@culsllc.com Sep 13 2016 22:08:16 Credit Union Loan Source, 1669 Phoenix Parkway, Suite 110, College Park, GA 30349-5462                                      |
| 19883099 | EDI: DISCOVER.COM Sep 13 2016 21:23:00 Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850-5316   |
| 19883103 | EDI: RMSC.COM Sep 13 2016 21:23:00 SYNCB_Havertys, P.O.Box 965036, Orlando, FL 32896-5036   |

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19883100 Michelle Johnson

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Neil C. Gordon angela.ford@agg.com, carol.stewart@agg.com;ngordon@ecf.epiqsystems.com  
 Office of the United States Trustee ustpreregion21.at.ecf@usdoj.gov  
 R. Brian Wooldridge on behalf of Creditor United Bank bwool@mwklaw.org,  
 awatson@mwklaw.org;mwklaw@mwklaw.org  
 Shannon D Sneed on behalf of Debtor Kevin William Johnson bankruptcy@sneedlaw.net

TOTAL: 4